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Technology Center 2100

Applicants: MUNOZ et al.

Application No.: 09/886,919

Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR
EVALUATING AN APPLICATION
FOR A FINANCIAL PRODUCT

-) Group Art Unit: 2163
-) Examiner: NOT YET ASSIGNED
-)
-) INFORMATION DISCLOSURE
-) STATEMENT
-)
-) Attorney Docket No.: G10.002 (Formerly
-) G03.011)
-)
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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on January 3, 2002.

Dated: January 3, 2002 By:


Jill HolmeCommissioner for Patents
Washington, DC 20231

Sir:

This Information Disclosure Statement is submitted:

under 37 CFR 1.97(b);
(within 3 months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

under 37 CFR 1.97(c) together with either a:
 Statement under 37 CFR 1.97(e), or
 \$ fee under 37 CFR 17(p); or
(after 37 CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

under 37 CFR 1.97(d) together with a:
 Statement under 37 CFR 1.97(e),
 Petition under 37 CFR 1.97(d)(2)(ii), and
 \$ petition fee under 37 CFR 17(i).
(after 37 CFR 1.97(c) time period, but before payment of issue fee)

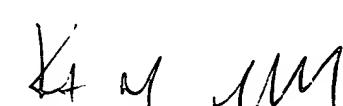
Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Respectfully submitted,

January 23, 2002
Date



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